

**September 5, 2014**

**PUBLIC NOTICE # 2014-36**

**PUBLIC NOTICE OF INSURANCE COMPANIES  
RATE FILING**

The following companies have submitted rate filings as required by California Insurance Code Section 1861.05 (Proposition 103). Rate filings may be viewed via the Internet at: <http://www.insurance.ca.gov/0250-insurers/0800-rate-filings/0050-viewing-room>. Rate filings may also be viewed at department offices at 45 Fremont Street, 23rd Floor, San Francisco and at 300 South Spring Street, 12th Floor, Los Angeles. Please call in advance to schedule appointments to view filings:

San Francisco - (415) 538-4300

Los Angeles - (213) 346-6707

Public Notices of rate filings are now posted every Friday on our web site at <http://www.insurance.ca.gov/0250-insurers/0800-rate-filings/0100-rate-filing-lists/public-notices/index.cfm>. In addition, listings of closed files may be viewed on our Internet site.

California Insurance Code Section 1861.05 (Proposition 103) allows any member of the public to request a hearing within 45 days from the date of this notice on any of the rate changes proposed. Request must be in writing and addressed to: RATE ENFORCEMENT BUREAU, 45 Fremont Street, 21st Floor, San Francisco, CA 94105. The public may also obtain information about the hearing process, intervention and compensation by contacting the Office of the Public Advisor at (916) 492-3559.

**IMPORTANT NOTICE**

The following information regarding the New Prior Approval Regulations can be found on our website at: <http://www.insurance.ca.gov/0250-insurers/0800-rate-filings/0200-prior-approval-factors/>.

- Prior Approval Rate Filing Instructions and Application
- Prior Approval Factors (Prior approval regulations; efficiency standards, leverage ratios, loss and LAE reserve ratios, and unearned premium reserve ratios)
- Prior Approval Template
- Prior Approval Yield and FIT Rate on Investment Template
- Executive Compensation Exhibit

Note: Exemption filings, received on June 17, 1989 and prior approval files up and including those received in the year 2000 or earlier, have been archived. Archived filings take approximately four weeks to retrieve.

###

(see attached list)

**California Department of Insurance**  
**Public Notice Filing**  
**September 5, 2014**

File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
14-5849	0313	AEGIS SECURITY INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	NEW PROGRAM	CA SECONDARY RESIDENCE	0
14-5855	0313	AEGIS SECURITY INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	NEW PROGRAM	CA PRIMARY RESIDENCE	0
14-5810	0140	ALLIED PROPERTY AND CASUALTY INSURANCE COMPANY	PERSONAL	INLAND MARINE	FORMS	PLEASURE BOATOWNERS	
14-5845	0785	ALTERRA AMERICA INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	NON-FILED	
14-5865	0785	ALTERRA AMERICA INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	FILED	
14-5866	0785	ALTERRA AMERICA INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	NONE	
14-5801	0140	AMCO INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	VEHICLE - MOTORCYCLE	
14-5811	0140	AMCO INSURANCE COMPANY	PERSONAL	INLAND MARINE	FORMS	BOATOWNERS	
14-5862	0140	AMCO INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	RECREATIONAL VEHICLE	
14-5833	0361	AMERICAN ALTERNATIVE INSURANCE CORPORATION	COMMERCIAL	MULTI-PERIL	FORMS	COMMERCIAL OUTPUT	
14-5858	4698	ASPEN AMERICAN INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	HR3210	
14-5831	4574	CATLIN INSURANCE COMPANY, INC.	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	LAWYERS	
14-5837	0088	CITIZENS INSURANCE COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	DURABLE MEDICAL EQUIPMENT	0
14-5875	0088	CITIZENS INSURANCE COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
14-5847	0783	CONTRACTORS BONDING AND INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	COMMERCIAL PACKAGE POLICY	
14-5850	0783	CONTRACTORS BONDING AND INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	BOTH RATE AND FORM	COMMERCIAL PACKAGE POLICY	0
14-5820	0012	GRANITE STATE INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	PROPERTY INS. SOLUTIONS (IPIS)	
14-5853	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	AUTO PHYSICAL DAMAGE	NEW PROGRAM	COLLATERAL PROTECTION INSURANCE	0
14-5839	0088	HANOVER AMERICAN INSURANCE COMPANY (THE)	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	DURABLE MEDICAL EQUIPMENT	0
14-5876	0088	HANOVER AMERICAN INSURANCE COMPANY (THE)	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
14-5840	0088	HANOVER INSURANCE COMPANY (THE)	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	DURABLE MEDICAL EQUIPMENT	0

PN#: 2014-36

\* If no % rate change is indicated, the amount has not yet been determined:

**California Department of Insurance**  
**Public Notice Filing**  
**September 5, 2014**

File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
14-5877	0088	HANOVER INSURANCE COMPANY (THE)	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
14-5803	0225	HARCO NATIONAL INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	
14-5864	0225	HARCO NATIONAL INSURANCE COMPANY	COMMERCIAL	EARTHQUAKE	RULE CHANGE	NONE	
14-5823		INSURANCE SERVICES OFFICE, INC.	COMMERCIAL	OTHER LIABILITY	MANUAL	M&C, OL&T, PRODUCT LIABILITY	
14-5822	0000	JEWELERS MUTUAL INSURANCE COMPANY	PERSONAL	INLAND MARINE	FORMS	JEWELRY	
14-5814	0111	LIBERTY INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
14-5851	0111	LIBERTY INSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA EXCESS	
14-5804	0150	MANUFACTURERS ALLIANCE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	NONE	0
14-5841	0088	MASSACHUSETTS BAY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	DURABLE MEDICAL EQUIPMENT	0
14-5878	0088	MASSACHUSETTS BAY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
14-5829	0012	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
14-5802	0140	NATIONWIDE INSURANCE COMPANY OF AMERICA	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	VEHICLE - MOTORCYCLE	
14-5812	0140	NATIONWIDE INSURANCE COMPANY OF AMERICA	PERSONAL	INLAND MARINE	FORMS	PLEASURE BOATOWNERS	
14-5854	0140	NATIONWIDE INSURANCE COMPANY OF AMERICA	COMMERCIAL	BURGLARY AND THEFT	RATE	NONE	-1.4
14-5863	0140	NATIONWIDE INSURANCE COMPANY OF AMERICA	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	RECREATIONAL VEHICLE	
14-5856	0140	NATIONWIDE MUTUAL INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	RATE	NONE	-1.4
14-5821	0012	NEW HAMPSHIRE INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	PROPERTY INS. SOLUTIONS (IPIS)	
14-5835	0256	NEW YORK MARINE AND GENERAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BUSINESSOWNERS	0
14-5868	0256	NEW YORK MARINE AND GENERAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
14-5870	0158	NORTH RIVER INSURANCE COMPANY (THE)	COMMERCIAL	OTHER LIABILITY	FORMS	HR3210-UMBRELLA/EXCESS	
14-5857	3548	NORTHLAND CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS		
14-5817	3548	NORTHLAND INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	TRUCK	
14-5818	3548	NORTHLAND INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	TRUCK	
14-5832	3548	NORTHLAND INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
14-5815	0408	PACIFIC PROPERTY AND CASUALTY COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	NONE	4.8

PN#: 2014-36

\* If no % rate change is indicated, the amount has not yet been determined:

**California Department of Insurance**  
**Public Notice Filing**  
**September 5, 2014**

File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate %*
14-5806	0150	PENNSYLVANIA MANUFACTURERS' ASSOCIATION INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	NONE	0
14-5807	0150	PENNSYLVANIA MANUFACTURERS INDEMNITY COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	NONE	0
14-5808	3098	PHILADELPHIA INDEMNITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA EXCESS LIAB.	0
14-5805	0796	QBE INSURANCE CORPORATION	COMMERCIAL	FIRE	FORMS	LENDER PLACED	
14-5800	0783	RLI INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RATE	RECREATION VEHICLE	12.02
14-5873	0140	SCOTTSDALE INDEMNITY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	DIRECTORS AND OFFICERS LIABILITY	
14-5859	2538	SECURITY NATIONAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/ EXCESS	
14-5809	3548	STANDARD FIRE INSURANCE COMPANY (THE)	PERSONAL	AUTO PHYSICAL DAMAGE	SYMBOLS	DEGREED PROF., FINANCIAL	
14-5867	4670	STARR INDEMNITY & LIABILITY COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	BOTH RATE AND FORM	STARR	0
14-5860	2538	TECHNOLOGY INSURANCE COMPANY, INC.	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/ EXCESS	
14-5848	0091	TWIN CITY FIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	BOTH RATE AND FORM	NON-PROFIT CHOICE	0
14-5869	0248	UNITED FIRE & CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
14-5872	0248	UNITED FIRE & CASUALTY COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	NONE	0
14-5871	0158	UNITED STATES FIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	HR3210-UMBRELLA/EXCESS	
14-5753	0031	UNITED STATES LIABILITY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RATE AND VARIANCE	VAR. 8B - YOUTH SPORTS-PACKAGE	-0.39
14-5819	0071	UNIVERSAL NORTH AMERICA INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI-PERIL	RATE AND VARIANCE	VAR 7A, 7B, & 8B - HO-3, 4, 6	6.9
14-5861	2538	WESCO INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/ EXCESS	
14-5874	0626	WESTCHESTER FIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
14-5852	0225	WILSHIRE INSURANCE COMPANY	COMMERCIAL	AUTO PHYSICAL DAMAGE	RULE CHANGE	TRUCKERS	0
<b>65 TOTAL APPLICATIONS RECEIVED INCLUDING CLASS PLANS, FILE AND USE, AND ADVISORY ORGANIZATION MANUALS AND FORMS</b>							

PN#: 2014-36

\* If no % rate change is indicated, the amount has not yet been determined:

# California Department of Insurance

## Public Notice Filing Errata Report

### September 5, 2014

*The following files were incorrectly listed on the respective Public Notice(PN) Dates:*

	FILE #	PN DATE	COMPANY NAME	LINE TYPE & DESCRIPTION	FILE TYPE	PROGRAM	OVERALL RATE (%)*
Add	14-5797	10/14/2014	Federal Insurance Company	Commercial Other Liability	Forms		
Incorrect	14-5640	8/29/2014	Markel Insurance Company	Commercial Multi-Peril	Rate	Businessowners	-11.30%
Correct	14-5640	8/29/2014	Markel Insurance Company	Commercial Multi-Peril	<b>Rate and Variance</b>	<b>Var 7A, 7B, 8B - Businessowners</b>	-11.30%
Incorrect	14-5519	8/22/2014	Merced Property & Casualty Company	Personal Auto Liability and Physical Damage	Symbols		
Correct	14-5519	8/22/2014	Merced Property & Casualty Company	<b>Personal Auto Liability</b>	<b>Class Plan</b>		
Incorrect	14-4081	6/13/2014	Mitsui Sumitomo Insurance Company of America	Commercial Fire	Rate		-2.60%
Correct	14-4081	6/13/2014	Mitsui Sumitomo Insurance Company of America	Commercial Fire	Rate		<b>-4.00%</b>
Incorrect	14-4082	6/13/2014	Mitsui Sumitomo Insurance USA Inc.	Commercial Fire	Rate		-2.60%
Correct	14-4082	6/13/2014	Mitsui Sumitomo Insurance USA Inc.	Commercial Fire	Rate		<b>-4.00%</b>
Incorrect	14-5755	8/29/2014	United States Liability Insurance Company	Commercial Other Liability	Forms	Non-Profit Church	
Correct	14-5755	8/29/2014	United States Liability Insurance Company	<b>Commercial Multi-Peril</b>	Forms	Non-Profit Church	

\*If no % overall rate change is indicated, the amount has not yet been determined.